



Missouri Flood Buyout Saves Lives, Heartache, and Money

Full Mitigation Best Practice Story

Multiple Counties, Missouri

Jefferson City, MO — The record-setting and unprecedented flooding that lasted from the spring of 1993 into the early part of 1994 served as the catalyst for Missouri governments to look for solutions to the devastation and suffering caused by the massive floods. As a result, voluntary acquisitions, or buyouts, of flood-prone properties using Federal Emergency Management Agency (FEMA), State, and local government funds became the choice of action. The FEMA program has been widely successful and, once again, proved its worth during the floods of 2008.



When 37,000 people were displaced from their homes for prolonged periods during the 1993 flooding, State leaders embarked on a buyout program that became a model for the nation. Because of the large number of displaced residents, coupled with the prolonged flooding, State and local government leaders realized that program's success would be measured according to how quickly the buyouts would take place.

When the State was inundated once again in May 1995 to nearly the same 1993 record flood levels, the program's efforts gained popularity — 2,000 properties had been acquired in 50 separate communities. To date, the State and local governments have completed buyouts in 99 separate communities, totaling 4,045 properties.

"It was an endorsement that the effort was of great benefit to the victims devastated by repeated flooding, and we already had many satisfied customers," says Buck Katt, the deputy director for the State Emergency Management Agency (SEMA) at the time and the State's main architect of the plan.

Once homeowners have voluntarily participated in the program by selling their property to the local government, the land is deed-restricted and can only be used for open space and certain recreational activities. The specific parcel is no longer eligible for Federal disaster assistance and is the property of the local government.

Thirteen communities along the Mississippi River that had buyouts take place after the 1993 flood were flooded again in 2008. Of the 3,146 properties purchased among these communities, over 50 percent (1,623 sites) of them would have flooded again in 2008.

"Our buyout was so successful at keeping people out of harm's way and reducing damage," says Susan Sedgwick Pohling, St. Louis County's planning manager.

Individual Assistance payments, including grants made to residents of the 3,146 properties listed at these locations prior to the buyout (1993 floods) amounted to \$33.2 million. Because of the buyouts, Individual Assistance funding was unnecessary for those "bought out" families in the 1,623 buyout sites that flooded again in 2008. This significantly contributed to the reduction of Individual Assistance payments—currently less than \$2.1 million, in those 13 communities along the Mississippi River.

Perhaps more striking is the fact that the cost to acquire all 3,146 properties amounted to about \$37 million. The reduction in Individual Assistance payments alone has offset 85 percent of the cost to acquire the 3,146 properties.

Hannibal, Missouri resident Nancy Jackson lived in her house for 22 years, so it was especially hard for her to consider moving. But after suffering repeated flood events since 1973, the flood event of 1993 convinced her to take the buyout. In 2008, the Mississippi River washed between 6 to 8 feet of muddy water over her previously-owned property, including that of 115 of Nancy's Hannibal neighbors, who were also bought out.

In St. Charles County, the destruction from the 1993 event was especially vivid partly due to the number of residential properties affected. The buyout of more than 1,400 properties was the largest effort anywhere in the State. To the credit of the county officials, a high percentage of the total buyout was completed by May of 1995.

The need for disaster assistance from the city and FEMA for effected families has now been significantly reduced. Payments to families for the 1993 event were about \$1.6 million. For the two disaster declarations of 2008, the total was \$12,027.

Success of the program can also be measured by the number of applications FEMA received for Individual Assistance. For the 1993 event, 4,277 applications were recorded from St. Charles County with payments of more than \$14 million. For the 1995 flood, an event similar to 1993, 333 applications were recorded with payments of a little more than \$216,000.

As hazard mitigation funds have become available once again to the State of Missouri for recent disasters, especially flooding events, interest in the buyout program is once again a topic of discussion among flood victims and community leaders.

"We are seeing that it pays to break the repetitive cycle of flooding and rebuilding," says Sheila Huddleston, the State Hazard Mitigation Officer. "It saves money, but just as important, it eliminates the misery and despair families experience when they are flooded time and time again."

Activity/Project Location

Geographical Area: **Multiple Counties in a State**

FEMA Region: **Region VII**

State: **Missouri**

County: **Cape Girardeau County; Jefferson County; Lewis County; Lincoln County; Marion County; Saint Charles County; Sainte Genevieve County; Saint Louis County; Wayne County**

Key Activity/Project Information

Sector: **Public**

Hazard Type: **Flooding**

Activity/Project Type: **Acquisition/Buyouts**

Activity/Project Start Date: **02/1994**

Activity/Project End Date: **01/1997**

Funding Source: **Hazard Mitigation Grant Program (HMGP); Homeowner; Local Sources; Private funds; State sources; Other Federal Agencies (OFA)**

Application/Project Number: **UNKNOWN**

Activity/Project Economic Analysis

Cost: **Amount Not Available**

Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **No**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **1742 , 02/05/2008; 1748 , 03/12/2008; 1749 , 03/19/2008; 1760 , 05/23/2008; 1773 , 06/25/2008; 1809 , 11/13/2008**

Repetitive Loss Property? **Yes**

Reference URLs

No URLs were submitted

Main Points

No Main Points were entered.

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Chart of Buyout Properties by County